

BENCHMARK FEDERAL CREDIT UNION

FEES

FEE

1. ATM Transactions
 - a. Withdrawals:
 - 1-8 per Account, per month No Charge
 - 9 or more \$ 1.00 ea.
 - b. Lost or Stolen Card \$ 5.00 ea.
 - c. Balance Inquiring Fee \$ 0.50 ea.
2. Savings/Checking (Share Drafts)
 - a. Checks (Shipping and handling applies on all orders)
 - (1) First Box of Checks Free
 - (2) Reorders At cost
 - b. Overdrafts-Not Sufficient Funds (NSF):
 - (1) Checks drawn on BENCHMARK \$25.00 ea.
 - (2) Deposited checks drawn on other financial institutions \$25.00 ea.
 - (3) Third party checks deposited \$10.00 ea.
 - (4) Deposited checks drawn on a member's account at other financial institutions \$25.00 ea.
 - (5) Overdraft transfers in excess of 8 \$ 5.00 ea.
 - c. Returned Mail – Failure to inform \$ 5.00 mo.
 - d. Photocopy of cancelled check
 - (1) Online requests Free
 - (2) All other copies \$ 5.00 ea.
 - (3) Processing bank charge - plus \$ 5.80 ea.

e. Photocopy of statement:	
(1) 1-6 statements	\$ 5.00 ea.
(2) 7 or more statements	\$ 2.00 ea.
(3) Interim Statements	\$ 5.00 ea.
f. Account reconciliation assistance & Research	\$25.00 hr.
g. Certified check/share draft	\$ 7.00 ea.
h. Cashier's Check	\$ 7.00 ea.
i. Stop payment order	
(1) Online Request	\$10.00 ea.
(2) Single Check	\$20.00 ea.
(2) Series of checks	\$25.00 ea.
(3) Excess of 3 stop payments per month	\$30.00 ea.
j. Wire transfers –	
(1) Outgoing	
(a) Domestic	\$20.00 ea.
(b) Foreign	\$40.00 ea.
(2) Incoming Wires (Domestic)	Free
(3) International Wires	\$10.00 ea.
(4) Tracer on wire	\$20.00 ea.
3. Statement Fee (Paper)	\$ 2.00 ea.
4. Foreign Check Collection – Cash Letter	\$10.00 ea.
5. Foreign Collection	\$20.00 ea.
6. Account to Account (A2A)	
a. Basic Checking account/savings	\$ 5.00 ea.
b. Transfer fee – all other checking accounts	Free
c. NSF	\$25.00 ea.
7. Money Market Account	
b. NSF checks	\$25.00 ea.
c. Stop Payment Order	\$20.00 ea.
d. Pay check under \$500 minimum	\$10.00 ea.

8. Online Bill Payer Service	
a. Unlimited Bills	Free
b. NSF Check	\$25.00 ea.
c. Stop Payment	\$20.00 ea.
9. Automated Clearing House (ACH) Items	
a. NSF	\$25.00 ea.
b. Stop payment order	\$20.00 ea.
10. Share Withdrawals - Regular and Vacation Accounts	
Overnight courier charges may apply for withdrawals.	
11. Money Orders	\$ 2.00 ea.
12. Master Card Gift Cards	\$ 2.00 ea.
13. Credit Cards	
a. Late payment - if payment is received more than 15 days after the statement due date	\$15.00
b. Lost or Stolen Card	
(1) First lost or stolen card	Free
(2) Second, third, etc.	\$25.00 ea.
c. NSF payment fee	\$25.00 ea.
d. Cash advance fee	2%
e. Balance transfer fee	Free
14. Home Equity	
a. NSF	\$25.00
b. Stop payment (check written against line of credit)	\$20.00
c. Application Fee	
HE Loans up to an amount of \$25,000	\$100.00
d. Subordination Fee	\$50.00
e. Satisfaction Fee	varies by counties

15. Dormant Accounts	\$ 5.00 per calendar quarter
A dormant account is one that:	
– has no certificates of deposit	
– has no IRA'S	
– has no loans or credit cards (including student loans)	
– has had no activity for a 12-month period	
16. Escheat Processing Fee	\$100.00 ea.
17. IRS Levy	\$100.00 ea.
18. Writ of Execution Fee	\$100.00 ea.
19. Coin Counting	
a. Members	Free
b. Non-members	3%
20. Other Court Documents	\$50.00
21. Notary – Members only (call for availability)	Free
22. Mobile Apps	Free

<i>Amended by the Board of Directors</i>	<i>08/24/2010</i>
<i>Amended by the Board of Directors</i>	<i>01/18/2011</i>
<i>Amended by the Board of Directors</i>	<i>09/24/2013</i>
<i>Amended by the Board of Directors</i>	<i>09/23/2014</i>